

**Elizabeth's Ad-libs**  
**ELIZABETH LEWIS**  
 Contributing Writer

**Skimpy clothing not appropriate**

There is a subject I have been asked to write for quite some time. I have discussed it repeatedly as "the old-timers are being ultra conservative and don't want teenagers to have my fun syndrome." The topic? Pretens wearing skimpy clothing.

I was wrong. Very wrong. I recently attended a festival back in my hometown, looking to reconnect with old friends and visit family.

Istead, I saw little girls 10 to 13 years old, walking around in belly shirts and low-riding pants, wearing more make-up than I've ever thought about wearing, and baring as much as they could without getting arrested. I was completely shocked.

One outfit struck me particularly — tight, zebra striped pants with a short tank top emblazoned with a hot pink Playboy bunny logo. On a girl who looked all of 12. And the description doesn't sound nearly as bad as it looked.

At the risk of sounding like the "ultra conservative" adults I mocked only a few moments before, I did these girls' parents better to look at their child before they left the house? At such a young age, surely their parents would have to have DRIVEN there, which would have given them some opportunity to comment on their child's outfit. As my mother would have said, "You are not going anywhere looking like THAT, young lady."

I know that parents have to deal with major issues involving their children and have to pick and choose their battles. Sometimes clothing seems a good place to give in. But given the atmosphere of festivals, especially after dark, I would worry about my child being assaulted. Those girls were walking around in groups of three or four, and no match for some really determined predator. Plus, there didn't seem to be a parent in sight.

Now, I don't want anyone to think I am being unfair, overprotective, or holding any extreme expectations. If a girl is old enough to handle herself, say 16 and over, skimpy clothing is acceptable. After all, by that age, they generally know how the world works and are emotionally ready to handle most situations.

But an 11 or 12 year old girl is not ready to be seen as a sex object. Also, just how many parents are comfortable with men looking at their 12 year old daughter in a suggestive way?

Most teens and preteens want to be seen as older than they really are. But dressing way beyond their years is not the approach to take. If you want to seem older, join the academic team and look intelligent, for goodness sake.

Maybe clothing styles aren't such a good place to give in after all — and may just be something worth fighting about.



**Commentary**

**Wood heat does not equal free heat**

Cool weather in late September brought out the kindling and firewood, night time heating when the thermometer dropped under 40 degrees.

Wood cutting time means work, and this year I can be of some help in the process. Last year I spent most of two months lying down, recuperating, letting a new artificial artery settle into place, and when I did get in on the wood stacking there something loose and had to start over.

Even at full strength I'm not much of a woodcutter. My son, Greg, is the head of the operation for both households, and we share a venerable Ford Ranger 4WD pickup for hauling. Greg comes equipped with two Stihl chainsaws, mauls, wedges, and all sorts of support gear, with my cheap lightweight saw came from a discount store, and it's more of a limb trimmer.

Back in the really hot weather Greg and I hauled in two loads of fire rails from a barn that was being converted into a stable, and I recently spent part of a Saturday lopping the rails down to fireplace lengths. The next day I went with Greg on a hunting trip, locating dead locusts and wild cherry trees, seeing where we can go to saw and split after cold weather has wilted down the weeds and the possible serpents. We cut a pickup load, while we were out, of wild cherry and deer elm. Actually, Greg cut the wood. I sort of helped load it onto the truck.

Anyhow, we were ready when the cold spell came.

Another 10 or 12 loads of cherry, locust, hickory, and oak ought to get me through the winter.

My road truck is so low and touchy it's useless off the highway, so I use it just for bringing in the wood. I purchase already split. At Plummers Mill, Johnny Ray Newman is the broker for cut and split hardwoods, and a half rail fills my truck to the brim. The wood is cut to the right length, split to manageable pieces, green enough to hold a fire all night in January and February.

The Old Farmer's Almanac predicts a mild winter, and last year they had about a 75 percent accuracy rate. I hope they do as well this time. Our backup heat is baseboard electric, roughly equivalent to stacking dollar bills and burning them for the flame.

We don't like to use it. I much prefer the fireplace insert, an efficient unit that'll heat most of the house with a little help from fans. Good hardwood burns with very little ash, cutting down on the mess and cleanup. Nothing feels as clean as the heat from wood.

I tend to enjoy it too much, keeping the doors open and burning holes in the carpet, and sometimes I succeed to an extreme and get a house so hot we have to open doors and windows.

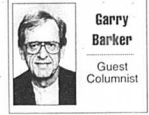
Cutting firewood heats you several times, which is why we try to wait until the summer heat subsides before we get serious about sawing. That also cuts down on the likelihood of bee nests, copperheads, and tangling vines.

Less sweat, too. Anybody who thinks we get "free" heat, though, probably does not own a pickup, chainsaw, maul, axe, coal bucket and shovel, leather work gloves, boots, and eye protection.

That's about all you need, plus a strong back, to get your free heat this winter.

Contact the author at [garybarber@netscape.net](mailto:garybarber@netscape.net) or [www.angelfire.com/ky/lbarber](http://www.angelfire.com/ky/lbarber)

**Head of the Holler**



**Garry Barber**  
 Guest Columnist

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**How to choose a CPA Gas prices still stable after terrorist attack**

Starting a small business? Upgrading a computer system? Developing an estate plan or trying to reduce next year's taxes? A certified public accountant (CPA) can help. But, according to the Kentucky Society of CPAs, how much a CPA can help depends on the ability to find the right one and clearly communicate goals and objectives.

Business owners and managers of various for-profit and not-for-profit organizations turn to CPAs for a wide range of services — from traditional auditing to advice on developing effective accounting systems; maximizing operations and resolving management problems.

In addition, individuals increasingly rely on CPAs not only for preparing taxes, but also for personal financial planning, such as building college funds, planning for retirement and creating estate plans. Whatever the reason for needing a CPA's services, here are a few suggestions for finding one.

**Referrals**

Referrals from friends, neighbors and co-workers are one of the best ways of locating a CPA. Business people in the individuals field, as well as lawyers or bankers, can be especially helpful. Also, a person can seek out leads at meetings of the Chamber of Commerce, local small business associations, or professional associations to which the individual belongs. In addition, electronic referral services offered through various accounting web sites, such as CPA2Biz.com may be used.

In searching for a CPA, be sure to look for someone who works with businesses the size of the owners, or with financial issues similar to the company.

Interviewing tips When meeting with a CPA, be prepared to clearly explain why a CPA's assistance is

needed and the results expected. Then ask about the CPA's qualifications, profiles of typical clients, and availability.

Also find out exactly who will be handling the work. Is it the CPA the individual met with, or someone else in the firm? If others in the firm will be involved, take time to meet with those individuals and learn about their professional credentials and experience.

**Determining compatibility** Like finding the right mate, finding the right CPA requires determining the compatibility of personalities. For example, if the individual is looking for financial planning assistance and has typically been very conservative and risk averse, the CPA help develop a more balanced investment strategy? What about the frequency wanted to meet and speak with the CPA? If a person wants to call the CPA

for college or technical training.

FFELP offers several repayment options, and KHEAA's borrower advocates work with borrowers on repayment questions. To contact a borrower advocate, call (800) 928-3327.

For more information about KHEAA's other programs and services, visit KHEAA's web site [www.kheaa.com](http://www.kheaa.com), write to KHEAA, 1050 US HWY 127 S, Frankfort, KY 40601-4323, or call (600) 928-8926, extension 7381.

**Borrowers urged to use rebates to pay on loans**

People with student loans, especially those still in the six-month grace period before they have to start repayment, should consider using any federal income tax rebate they receive to help pay off those loans, according to the Kentucky Higher Education Assistance Authority (KHEAA).

KHEAA is the state agency that administers grant, scholarships, work-study, savings and Federal Family Education Loan Programs (FFELP) to help students pay

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once or twice a week, find out whether they can provide that kind of access.

Finally, don't be afraid to ask about fees. The rates of CPA fees vary widely from \$100 per hour to several hundred dollars. The services needed, the complexity of the financial situation, the experience of the CPA, and the areas of the country lived in will all impact the CPA's fees. If planning to work with a firm that employs CPAs at various levels, find out how much will have to be paid for each CPA, and how managers and other firms in the area.

If there are specific deadlines for work to be completed by the CPA, make sure the CPA can meet them. However, keep in mind that to get the most value from a CPA, be prepared to enter into a relationship that will grow

Gas prices in central and eastern Kentucky have either remained about the same or actually dropped in the wake of the recent terrorist attacks, said AAA.

"This is great news," said Dan Dickson, Public Information Manager for AAA Blue Grass/Kentucky. "We are pleased that so many gas stations and gasoline suppliers have chosen to hold the line on prices. After all, there was no reason to raise prices after the attack because the nation's gas supplies are just fine," said Dickson.

In Kentucky, the average price for a gallon of unleaded regular, \$7.08, is \$1.53, down three cents from just before the crisis erupted. Gas prices in the states across the state also reflect a decline. In Lexington, the average price is \$1.49, down six cents from pre-attack levels. In Ashland, and in Louisville, it's \$1.56, down six cents.

Shortly after the attacks some gas stations increased pump prices 50 cents a gallon

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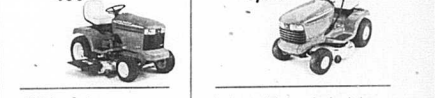
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